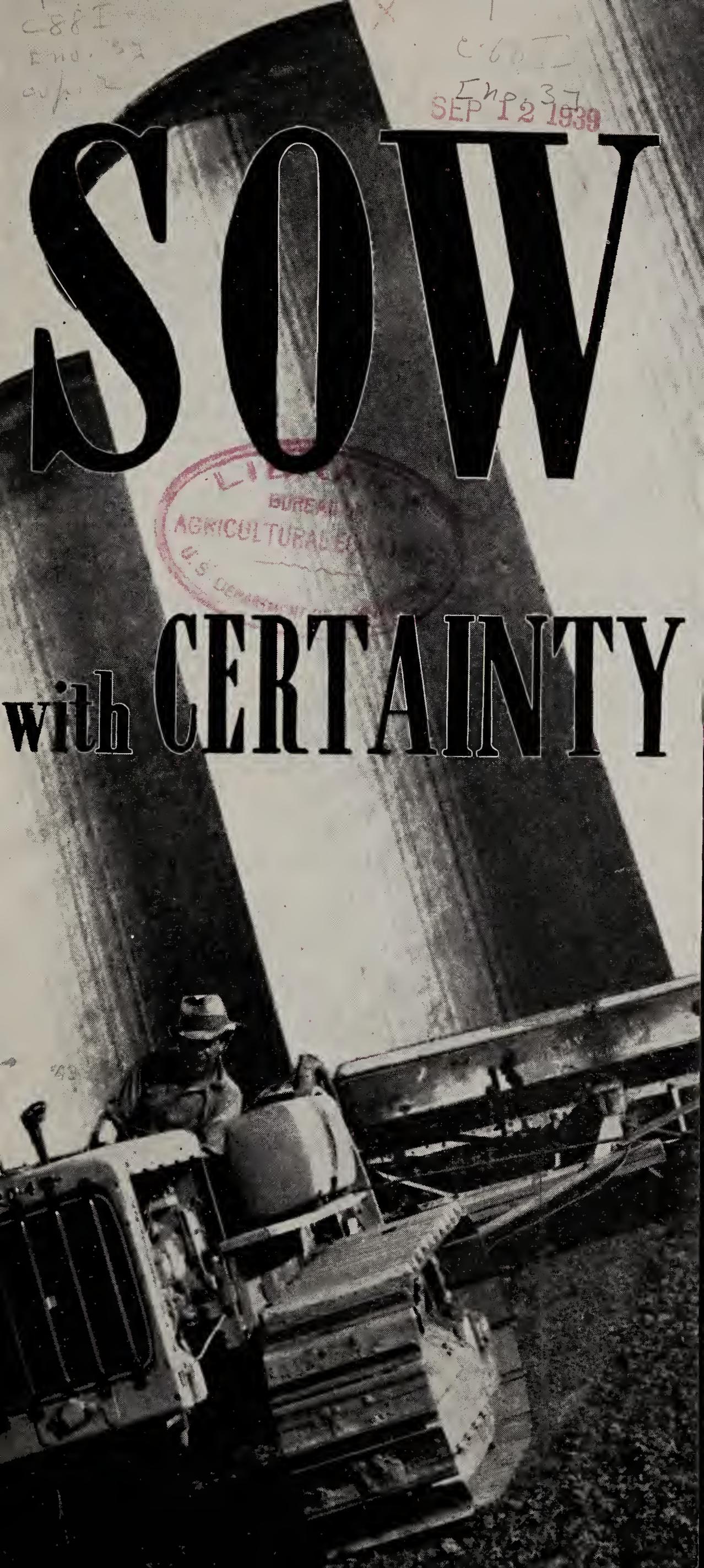


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SOW

with CERTAINTY

LITERACY
BUREAU OF AGRICULTURAL EDUCATION
U.S. DEPARTMENT OF AGRICULTURE

NEXT YEAR—

will *you* sow with *certainty* . . . or
will *you* sow with *hope*?

Until 1939 wheat growers everywhere have sown only with hope. For a wheat producer to say that a good crop was certain would be as foolish as saying: "Tomorrow I shall make the wind blow from the east."

Because of this uncertainty and the huge annual toll in crop losses, proving that wheat-growing is an uncertain business, the Federal Government now offers protection through time-tested insurance principles to wheat growers so that when they sow they can be certain of reaping a substantial part of a normal harvest.

From the time of the ancient sower, who broadcast the seed onto his land by hand, up to the modern days when the wheat grower takes to his fields in a high-powered tractor pulling mechanical drills, there has always been the possibility that at any time between seeding and harvest some hazard might destroy or damage the growing crop. The modern grower, for all of the progress that has been made, still cannot be SURE of a harvest when he plants the crop.

Much has been done in recent years to improve the land, to increase the possibilities of good yields, to adjust wheat acreage to the demand so that price-lowering overproduction would be avoided, to encourage a system of farming that fits the land and those who farm it. But it would still be fantastic to say that anything has been done to stop hot winds from blowing, too much rain from falling, cold weather from freezing, fire from burning, or hail from beating into the ground every bushel of prospective crop. The wheat farmer now has a certain measure of control over plant diseases and insect pests but records show that these hazards still do an ill-afforded amount of damage to our wheatfields.

Along with the developments of better farm machinery, improved farming methods, purer and better-adapted seed, insect-pest and plant-disease preventives, no successful plan has ever been worked out whereby the wheat grower could protect his growing crop against the very thing he must rely upon to produce a crop at all—the weather. Several attempts have been made by private insurance



companies to assure the farmer a certain income from his wheatfields regardless of what might cause his crop to fail. But due chiefly to unpredictable price fluctuations and insufficient information on how often an equally unpredictable nature is apt to blow too hot, too cold, too strong, or too wet, these attempts have failed.

Thus, the wheat producer has been less able than any other important industry to plan his operations even 1 year ahead. In reality the twentieth century wheat farmer has little, if any, more protection against crop hazards than the man who had no home but a cave. Businessmen from every walk of life insure their interests against fire, wind damage, floods, etc., so that they can plan ahead, with reasonable certainty that their plans will work out.

The United States Government has long felt the need of and has studied for over 20 years the problem of how to overcome the effect of crop failures which constantly plague the American wheat farmer. But not until the crop year of 1939 was an economic device put into operation which places the business side of agriculture more closely



in step with mechanical and scientific developments. This new device is Federal "all-risk" crop insurance. If wheat-growing is your chief business you can, by insuring your crop with the Federal Crop Insurance Corporation, plan ahead with absolute assurance that your farm business will go forward on a planned schedule. Farmers who have sowed wheat not knowing whether the harvest season would be one of feast or famine can now sow with the assurance that harvest time will bring feast or fair return—but never famine.

Mr. Wheat Farmer, as next planting time approaches, consider the value to you of sowing with the certainty that you are going to have an average yield of wheat to sell. With "all-risk" crop insurance you can make planting time planning time for the year ahead because you know exactly what your minimum wheat production will be.

HOW YOU CAN GET CROP INSURANCE

YOUR county AAA committeeman can give you all of the details but the general plan is as follows:

- 1 Federal crop insurance is "all-risk," meaning that your growing crop is protected against all of the many things that can happen to it between seeding and threshing, except your own carelessness.
- 2 Your policy guarantees you up to 75 percent of the normal yield for your own farm based on the 13-year period from 1926 to 1938.
- 3 You pay for this insurance in accordance with what the actual risk of growing wheat on your farm has been for the 13-year base period.
- 4 Premium rates and indemnity payments are figured in terms of wheat, not dollars and cents. You can pay your premium by taking actual wheat to the elevator and getting a warehouse receipt which will be accepted by your county AAA office or you can pay your premium in cash equivalent based on the computed number of bushels converted into dollars and cents at current market prices.
- 5 Premium payments go into a reserve of stored wheat to pay claims of insured farmers whose yields fall below their insured production.

THE FEDERAL CROP INSURANCE CORPORATION

U. S. Department of Agriculture

U. S. DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
WASHINGTON

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